

Information to identify the case:

Debtor 1	Robert Scott Davis	Social Security number or ITIN	xxx-xx-4696
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Debi Anne Davis	Social Security number or ITIN	xxx-xx-5287
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-10746-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Scott Davis

Debi Anne Davis
aka Debi A Woodel

10/17/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert Scott Davis
Debi Anne Davis
DebtorsCase No. 14-10746-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 34

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db/jdb
cr +Robert Scott Davis, Debi Anne Davis, 17347 Mullen Road, Meadville, PA 16335-6233
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)

13920735 +Bank of New York Mellon, C/O Weinstein, Pinson, & Riley, P.S.,
2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132

13879338 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)

13879336 +Ccs / Cortrust Bank, 500 East 60th Street North, Sioux Falls, SD 57104-0478

13938098 CitiFinancial Servicing LLC, P.O. Box 70919, Charlotte, NC 28272-0919

13879340 +Crawford County Care Center, 20881 Highway 198, Saegertown, PA 16433-6199

13879346 +KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541

13879352 +RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Boulevard, Ms: Rjw-135,
Warwick, RI 02886-1321

13879356 +Washington Mutual Bank, 1201 3rd Avenue, Seattle WA 98101-3029

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 18 2019 03:22:37 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13879332 EDI: HNDA.COM Oct 18 2019 06:53:00 American Honda Finance, Po Box 168088,
Irving, TX 75016

13879333 EDI: BANKAMER.COM Oct 18 2019 06:53:00 Bank Of America, PO Box 982236,
El Paso, TX 79998

13879334 +EDI: TSYS2.COM Oct 18 2019 06:53:00 Barclays Bank Delaware, Attn: Bankruptcy,
PO Box 8801, Wilmington, DE 19899-8801

13879337 EDI: CITICORP.COM Oct 18 2019 06:53:00 Childrens Place/Citicorp Credit Services,
Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195

13879335 +EDI: CAPITALONE.COM Oct 18 2019 06:53:00 Capital One Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285

13931752 EDI: BL-BECKET.COM Oct 18 2019 06:53:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

13879339 +EDI: WFNBN.COM Oct 18 2019 06:53:00 Comenity Bank / Peebles, Attention: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686

13879341 EDI: DISCOVER.COM Oct 18 2019 06:53:00 Discover Financial Services Llc, Po Box15316,
Wilmington, DE 19850

13893423 EDI: DISCOVER.COM Oct 18 2019 06:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

13879342 EDI: WFNBN.COM Oct 18 2019 06:53:00 Domestication, Po Box 337003, Northglenn, CO 80233

13879343 +EDI: AMINFOFP.COM Oct 18 2019 06:53:00 First Premier Bank, 601 South Minnesota Avenue,
Sioux Falls, SD 57104-4868

13879344 +EDI: RMSC.COM Oct 18 2019 06:53:00 GE Capital Retail Bank / JCPenney,
Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

13879345 EDI: RMSC.COM Oct 18 2019 06:53:00 GE Capital Retail Bank / Old Navy, Attn: Bankruptcy,
Po Box 130104, Roswell, GA 30076

13879347 E-mail/Text: bncnotices@becket-lee.com Oct 18 2019 03:22:19 Kohls / Capone,
N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051

13901670 E-mail/PDF: resurgentbknofications@resurgent.com Oct 18 2019 03:28:39
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13879348 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 18 2019 03:28:01 Lvnv Funding Llc,
Po Box 10497, Greenville, SC 29603-0497

13879349 +EDI: MID8.COM Oct 18 2019 06:53:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

13879351 +E-mail/Text: bankruptcynotices@psecu.com Oct 18 2019 03:23:02 P S E C U,
Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

13943745 EDI: PRA.COM Oct 18 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

13900259 EDI: Q3G.COM Oct 18 2019 06:53:00 Quantum3 Group LLC as agent for,
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

13879353 +EDI: SEARS.COM Oct 18 2019 06:53:00 Sears / Cbna, Po Box 6283,
Sioux Falls, SD 57117-6283

13879354 +EDI: RMSC.COM Oct 18 2019 06:53:00 Synch / TJ Maxx, Po Box 965005,
Orlando, FL 32896-5005

13879355 +EDI: WTRRNBNBANK.COM Oct 18 2019 06:53:00 Td Bank Usa / Target Credit, Po Box 673,
Minneapolis, MN 55440-0673

TOTAL: 24

District/off: 0315-1

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Oct 17, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC et al.
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
13879350* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive,
Lewisville, TX 75067)
TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2007-B andygornall@latouflawfirm.com
Daniel P. Foster on behalf of Joint Debtor Debi Anne Davis dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Debi Anne Davis dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff Robert Scott Davis dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Robert Scott Davis dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2007-B bkggroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC et al. pabk@logs.com
Kevin Scott Frankel on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2007-B pabk@logs.com
Mary L. Thibadeau on behalf of Creditor Nationstar Mortgage, LLC. mary.thibadeau@klgates.com,
klgatesbankruptcy@klgates.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sindi Mncina on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS
TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2007-B smncina@rascrane.com

TOTAL: 12